

TRUTH IN SAVINGS DISCLOSURE WORKPAPER

Bank:		Exam Date:		Cert#:	
Branch:		EIC:		Prepared by:	
Data:	Section: Types of Accounts:				Comments/Violations
Annual Percentage Yield (2 decimal points)	230.4(b)(1)(i)				
Interest Rate	230.4(b)(1)(i)				
Variable Rate: APY can change	230.4(b)(1)(ii)(A)				
How Interest Rate Is Determined	230.4(b)(1)(ii)(B)				
Frequency of Changes	230.4(b)(1)(ii)(C)				
Limits on Changes	230.4(b)(1)(ii)(D)				
Frequency of Compounding (D,M,Q,A,none)	230.4(b)(2)(i)				
Frequency of Interest Crediting (D,M,Q,A)	230.4(b)(2)(i)				
Receive Interest If Account Is Closed	230.4(b)(2)(ii)				
Minimum Balances To:	230.4(b)(3)(i)				
Open Account	230.4(b)(3)(i)(A)				
Avoid Fees	230.4(b)(3)(i)(B)				
Obtain APY	230.4(b)(3)(i)(C)				
Balance Comp. Method (Daily/Average Daily)	230.4(b)(3)(ii)				
When Interest Begins To Accrue	230.4(b)(3)(iii)				
Type & Amount of Fees	230.4(b)(4)				
Transaction Limitations	230.4(b)(5)				
Time Accounts:					
Maturity Date	230.4(b)(6)(i)				
Withdrawal Penalty (How Calc)	230.4(b)(6)(ii)				
Statement About Withdrawal of Interest Prior to Maturity					
Renewal Policy	230.6(b)(6)(iv)				
Bonuses(Amt.,Type,Time req.,when provided,etc.)					
Periodic Statements:					
APY Earned (2 decimal)	230.6(a)(1)				
Dollar Amount of Interest	230.6(a)(2) & 230.7				
Dollar Amount of Fees (Agrees to Init. Disc.?)	230.6(a)(3)				
Number of Days Beginning/End of Period	230.6(a)(4)				
Special Rule for Average Daily Balance	230.6(b)				
Subsequent Disclosures:					
Changes in Terms Notice (30 days prior)	230.5(a)(1) &(2)				
Notice Before Maturity	230.4(b), (b)(2) and (c)				